

**Information to identify the case:**

Debtor 1	<u>Ryan W. Montgomery</u>	Social Security number or ITIN	xxx-xx-9487
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Amy L. Montgomery</u>	Social Security number or ITIN	xxx-xx-2982
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-21256-CMB			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Ryan W. Montgomery

Amy L. Montgomery

8/29/25

**By the court:** Carlota M Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Ryan W. Montgomery  
Amy L. Montgomery  
Debtors

Case No. 20-21256-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Aug 29, 2025

User: auto  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 31, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Ryan W. Montgomery, Amy L. Montgomery, 1219 McEwen Avenue, Canonsburg, PA 15317-1989
15595285	Elizabeth L. Slaby, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
15229799	Freedom Mortgage Corp, 6800 Southpoint Pkwy, Jacksonville, IN 46037
15229803	+ Standard Bank, 2640 Monroeville, Blvd., Monroeville, PA 15146-2314
15243277	+ Standard Bank PaSB, by assignment of, Sail Mortgage Corp., 2640 Monroeville Boulevard, Monroeville, PA 15146-2314

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 30 2025 04:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 30 2025 04:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Aug 30 2025 04:08:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/PDF: Bankruptcynoticesauto@wellsfargo.com	Aug 30 2025 00:33:39	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh, NC 27605-1000
15229794	+ Email/PDF: bncnotices@becket-lee.com	Aug 30 2025 00:35:22	American Express, PO Box 981537, El Paso, TX 79998-1537
15240828	Email/PDF: bncnotices@becket-lee.com	Aug 30 2025 00:34:26	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15229796	+ EDI: CITICORP	Aug 30 2025 04:08:00	CBNA, PO Box 6217, Sioux Falls, SD 57117-6217
15229795	+ EDI: CAPITALONE.COM	Aug 30 2025 04:08:00	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
15240498	EDI: CAPITALONE.COM	Aug 30 2025 04:08:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15253966	EDI: CITICORP	Aug 30 2025 04:08:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15229797	+ EDI: CITICORP	Aug 30 2025 04:08:00	Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241
15229798	EDI: DISCOVER	Aug 30 2025 04:08:00	Discover Bank, PO Box 15316, Wilmington, DE 19850
15233253	+ EDI: DISCOVERPL		

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User: auto

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		Aug 30 2025 04:08:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
15595284	^ MEBN		
		Aug 30 2025 00:16:11	Dollar Bank, Federal Savings Bank, 300 West Tuscarawas Street, Canton, OH 44702-1914
15244684	Email/Text: Bankruptcy@Freedommortgage.com		
		Aug 30 2025 00:31:00	FREEDOM MORTGAGE CORPORATION, FREEDOM MORTGAGE CORP., Bankruptcy Department., 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939
15229800	+ Email/Text: bankruptcy@huntington.com		
		Aug 30 2025 00:31:00	Huntington Mortgage Co, 7575 Huntington Park Dr, Columbus, OH 43235-2600
15229801	+ EDI: JPMORGANCHASE		
		Aug 30 2025 04:08:00	JPMCB Card Services, PO Box 15369, Wilmington, DE 19850-5369
15235841	+ Email/Text: RASEBN@raslg.com		
		Aug 30 2025 00:31:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, suite 100, Boca Raton, FL 33487-2853
15253924	Email/PDF: resurgentbknofications@resurgent.com		
		Aug 30 2025 00:33:28	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15256981	EDI: PRA.COM		
		Aug 30 2025 04:08:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15229804	EDI: SYNC		
		Aug 30 2025 04:08:00	SYNCB/Amazon PLCC, PO Box 965015, Orlando, FL 32896-5015
15229806	+ EDI: SYNC		
		Aug 30 2025 04:08:00	SYNCB/Old Navy, PO Box 965005, Orlando, FL 32896-5005
15229802	+ Email/PDF: SoFiBKNotifications@resurgent.com		
		Aug 30 2025 00:33:32	SoFi, 2750 E Cottonwood Pkwy, Salt Lake City, UT 84121-7285
15256905	+ Email/PDF: SoFiBKNotifications@resurgent.com		
		Aug 30 2025 00:34:39	SoFi Lending Corp, 2750 E Cottonwood Pkwy Suite 300, Cottonwood Heights, UT 84121-7285
15229805	+ EDI: SYNC		
		Aug 30 2025 04:08:00	Syncb/Google, PO Box 965022, Orlando, FL 32896-5022
15230095	^ MEBN		
		Aug 30 2025 00:16:21	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15255411	+ Email/Text: bankruptcy@huntington.com		
		Aug 30 2025 00:31:00	The Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424
15246528	Email/Text: BNCnotices@dcm services.com		
		Aug 30 2025 00:31:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15232726	+ Email/PDF: BankruptcynoticesExceptions@wellsfargo.com		
		Aug 30 2025 00:35:22	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, P.O. Box 169005, Irving, TX 75016-9005
15229807	+ Email/PDF: Bankruptcynoticesauto@wellsfargo.com		
		Aug 30 2025 00:34:32	Wells Fargo Dealer Services, PO Box 10709, Raleigh, NC 27605-0709

TOTAL: 30

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FREEDOM MORTGAGE CORPORATION
cr	*+	Dollar Bank, Federal Savings Bank, 300 West Tuscarawas Street, Canton, OH 44702-1914
cr	*+	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
cr	*+	Standard Bank PaSB, by assignment of Sail Mortgage, 2640 Monroeville Boulevard, Monroeville, PA 15146-2314
cr	*+	The Huntington National Bank, PO Box 89424, Cleveland, OH 44101-6424
15256906	*+	SoFi Lending Corp, 2750 E Cottonwood Pkwy Suite 300, Cottonwood Heights, UT 84121-7285

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TOTAL: 1 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 31, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 29, 2025 at the address(es) listed below:

Name	Email Address
Alexander Herron	on behalf of Creditor Dollar Bank Federal Savings Bank aherron@grenenbirsic.com, mcupec@grenenbirsic.com
Brian C. Thompson	on behalf of Debtor Ryan W. Montgomery bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;mgillespie@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Brian C. Thompson	on behalf of Joint Debtor Amy L. Montgomery bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;mgillespie@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Denise Carlon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION dcarlon@kmlawgroup.com
Elizabeth L. Slaby	on behalf of Creditor Dollar Bank Federal Savings Bank bslaby@bdblawn.com, alambert@bdblawn.com
Jeremy J Kobeski	on behalf of Creditor Dollar Bank Federal Savings Bank jkobeski@grenenbirsic.com, mcupec@grenenbirsic.com
Maria Miksich	on behalf of Creditor FREEDOM MORTGAGE CORPORATION mmiksich@kmlawgroup.com
Mario J. Hanyon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Ryan G Lemke	on behalf of Creditor Standard Bank PaSB by assignment of Sail Mortgage Corp. rlemke@hrslaw.com, dscott@hrslaw.com

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